

ABSTRACT

An automated merchant banking apparatus (10) which is operative to carry out banking transactions commonly required by merchants. The apparatus includes a user interface (18) which includes a plurality of input and output devices. The apparatus further includes a dispenser (30) for dispensing various denominations of notes. The apparatus further includes a
5 rolled coin dispenser (40) for dispensing various denominations of rolled coins. The apparatus further includes a note acceptor (48) for accepting currency notes from a user and which enables the accepted currency notes to be verified as to denomination and authenticity. The apparatus further includes an item accepting depository (54) for accepting deposit items containing
10 currency, instruments or other items of value. The apparatus includes cameras (58, 326) for capturing images of a user and deposit items input by the user. The user and item inputs are stored in associated relation in a storage device. The images of the user and the deposit item are also output to the user simultaneously through a display (424) to assure the user that a record of the deposit transaction has been made.